

**Information to identify the case:**

Debtor 1	<u>George M. Davis</u>	Social Security number or ITIN	xxx-xx-6126
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-11229-JCM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

George M. Davis

4/15/24

**By the court:** John C Melaragno  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
George M. Davis  
Debtor

Case No. 18-11229-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Apr 15, 2024

Form ID: 3180W

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2024:**

Recip ID	Recipient Name and Address
db	+ George M. Davis, 709 Arnold Avenue, P.O. Box 163, Tylersburg, PA 16361-0163
cr	+ U.S. Bank Trust National Association, as Trustee o, Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
14956665	++ CLARION COUNTY TAX CLAIM BUREAU, 421 MAIN STREET SUITE 22, CLARION PA 16214-1057 address filed with court:, Clarion County Tax Claim Bureau, 330 Main Street, Clarion, PA 16214
14956666	+ Clarion Hospital, P.O. Box 645563, Pittsburgh, PA 15264-5253
14956667	+ Farmington Township Water and Sewer, P.O. Box 480, Bloomsburg, PA 17815-0480
14956669	+ Laura Zuck Davis, Tionesta, PA 16353
14956674	+ Tammy Taylor, Tionesta, PA 16353
15494951	U.S. Bank Trust National Association, as Trustee, of Igloo Series V Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka CA 95501
14956675	+ UGI Cental Penn Gas, Inc., P.O. Box 15503, Wilmington, DE 19886-0001

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 16 2024 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 16 2024 03:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2024 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	^ MEBN	Apr 15 2024 23:52:50	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Avenue - Suite 160, Garden City, NY 11530-1631
14956663	+ EDI: CINGMIDLAND.COM	Apr 16 2024 03:37:00	AT & T Wireless, P.O. Box 10330, Fort Wayne, IN 46851-0330
14983415	+ EDI: CINGMIDLAND.COM	Apr 16 2024 03:37:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
15333205	Email/PDF: bncnotices@becket-lee.com	Apr 16 2024 00:01:43	Afni, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
14956664	+ EDI: LCIBAYLN	Apr 16 2024 03:37:00	Bayview Loan Servicing, 4425 Ponce del Leon

District/off: 0315-1

User: auto

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			Boulevard, 5th Floor, Miami, FL 33146-1839
14991043	+ EDI: LCIBAYLN	Apr 16 2024 03:37:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
15302554	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 15 2024 23:51:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
14956668	+ Email/Text: EBNBKNOT@ford.com	Apr 15 2024 23:52:00	Ford Motor Credit, P.O. Box 542000, Omaha, NE 68154-8000
14956673	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Apr 15 2024 23:50:00	State Farm Bank, P.O. Box 5961, Madison, WI 53705
14978447	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Apr 15 2024 23:50:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328
14956670	+ Email/Text: notices@burt-law.com	Apr 15 2024 23:52:00	Law Offices of Burton Neil & Assoc., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
14978764	EDI: AGFINANCE.COM	Apr 16 2024 03:37:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14956671	+ EDI: AGFINANCE.COM	Apr 16 2024 03:37:00	OneMain, P.O. Box 1010, Evansville, IN 47706-1010
14993910	+ Email/Text: BankruptcyEast@firstenergycorp.com	Apr 15 2024 23:51:00	Penelec, C/O FirstEnergy, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511, Holmdel, NJ 07733-1976
14956672	+ Email/Text: BankruptcyEast@firstenergycorp.com	Apr 15 2024 23:51:00	Penelec, 76 S. Main Street A-RPC, Akron, OH 44308-1812
15543638	^ MEBN	Apr 15 2024 23:52:49	U.S. Bank Trust National Association., as Trustee of Treehouse Series V Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14975665	Email/Text: bkrcy@ugi.com	Apr 15 2024 23:52:00	UGI Utilities, Inc., P.O. Box 13009, Reading, PA 19612

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Community Loan Servicing, LLC
cr	*	Afni, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2024

Signature: /s/Gustava Winters

District/off: 0315-1

User: auto

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor George M. Davis thedebterasers@aol.com
Lauren Moyer	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of Igloo Series V Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Treehouse Series V Trust, c/o SN Servicing Corporation bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7